

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Ryan E. Ross
Valerie J. Ross**
Debtor(s)

Bankruptcy Case No.: 16-70706-JAD
Issued Per 8/13/2020 Proceeding
Chapter: 13
Docket No.: 110 – 104, 106, 107
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated July 10, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1776 as of August–2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 3 of S&T Bank .
- ☒ H. Additional Terms: (1) The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the claim interest rate in a monthly amount to be determined by Trustee to pay in full: Claim No. 10 of Bank of America, N.A.

(2) S&T Bank PPFN (at Claim No. 3 in the amount of \$1265) to be paid per Consent Order dated 8/28/2018 (at Doc. No. 68).

(3) S&T Bank PPFN (at Claim No. 4 in the amount of \$175) to be paid per Consent Order dated

8/28/2018 (at Dox. No. 69).

(4) The following PPFNs will be paid under Plan after objection deadline has passed if no objection filed and sustained. To extent objection filed and sustained amount will be added to unsecured POT: Claim No. 3 of S\$T Bank in the amounts of \$318.50, \$658, \$601.35, and \$174.82.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: August 18, 2020

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Ryan E. Ross
Valerie J. Ross
DebtorsCase No. 16-70706-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: msch
Form ID: 149Page 1 of 2
Total Noticed: 40

Date Rcvd: Aug 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2020.

db/jdb
cr
14303787 +Ryan E. Ross, Valerie J. Ross, 500 Locust Street, Indiana, PA 15701-3022
14342002 +S&T Bank, 355 North Fifth Street, Indiana, PA 15701-1940
14303789 Alltran Financial, LP, P.O. Box 4044, Concord, CA 94524-4044
14303791 Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14303801 +Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801
14303802 +Citibank / Sears, Citicorp Credit Services, P.O. Box 790040, Saint Louis, MO 63179-0040
14303803 #+Credit Management, LP, Attn: Bankruptcy, P.O. Box 118288, Carrollton, TX 75011-8288
14303804 DLP, Conemaugh Physician Group, P.O. Box 644633, Pittsburgh, PA 15264-4633
14319514 Elan Financial Service, 4 Station Square Ste 620, Pittsburgh, PA 15219
14303806 Emerald AR Systems, LLC, P.O. Box 845066, Los Angeles, CA 90084-5066
14303807 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14303808 +Indiana Ambulatory Surgical Associates, 841 Hospital Road, Indiana, PA 15701-3620
14303809 +Indiana Cardiovascular Specialists, 15 South Eighth Street, Indiana, PA 15701-2776
14303808 +Indiana County Tax Claim Bureau, 825 Philadelphia St, Indiana, PA 15701-3951
14303809 Indiana Regional Imaging, PC, 7 Acee Drive, Natrona Heights, PA 15065-9700
14303810 Indiana Regional Medical Center, P.O. Box 788, Indiana, PA 15701-0788
14303814 +S & T Bank, 800 Philadelphia Street, P.O. Box 190, Indiana, PA 15701-0190
14312291 +S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940
15207069 S&T Bank, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC,
One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14312292 S&T Bank, c/o David W. Raphael, Esquire, Grenen & Birsic, PC,
One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14303817 +The HMC Group, PO Box 16211, Rocky River, OH 44116-0211
14303818 +The SOS Group, P.O. Box 16211, Rocky River, OH 44116-0211
14303819 +U.S. Bk RMS CC, P.O. Box 108, Saint Louis, MO 63166-0108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15264529 +E-mail/Text: dl-collectionsbankruptcyteam@drivetime.com Aug 19 2020 03:59:46 Bridgecrest,
7300 E. Hampton Ave., Ste 101, Mesa, AZ 85209-3324
14303792 +E-mail/Text: mediamanagers@clientservices.com Aug 19 2020 03:59:06 Client Services Inc.,
3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
14303794 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 19 2020 03:59:16 Comenity Bank/Bon Ton,
3100 Easton Square Place, Columbus, OH 43219-6232
14303795 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 19 2020 03:59:17 Comenity Bank/Fashion Bug,
P.O. Box 182125, Columbus, OH 43218-2125
14303796 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 19 2020 03:59:17 Comenity Bank/GanderMtn.,
P.O. Box 182125, Columbus, OH 43218-2125
14303797 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 19 2020 03:59:17 Comenitycapital/Bosco,
Comenity Bank, P.O. Box 182125, Columbus, OH 43218-2125
14303798 +E-mail/Text: bankruptcy_notifications@ccsusa.com Aug 19 2020 03:59:56
Credit Collections Svc., P.O. Box 773, Needham, MA 02494-0918
14303799 +E-mail/Text: bdsupport@creditmanagementcompany.com Aug 19 2020 03:59:45
Credit Management Co., 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14303800 +E-mail/Text: bdsupport@creditmanagementcompany.com Aug 19 2020 03:59:45
Credit Management Co., 2121 Noblestown Rd, P.O. Box 16346, Pittsburgh, PA 15242-0346
14303805 +E-mail/Text: bankruptcy.notices@hdfsi.com Aug 19 2020 03:59:48 Harley Davidson Financial,
Attention: Bankruptcy, P.O. Box 22048, Carson City, NV 89721-2048
14303790 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 19 2020 04:00:51 Chase Card Services,
Attn: Correspondence Dept., P.O. Box 15298, Wilmington, DE 19850
14356718 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 19 2020 03:59:33 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
14346017 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 19 2020 04:00:57
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14309025 E-mail/Text: bnc-quantum@quantum3group.com Aug 19 2020 03:59:20
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14314990 E-mail/Text: bnc-quantum@quantum3group.com Aug 19 2020 03:59:20
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
14303815 +E-mail/PDF: gecsed@recoverycorp.com Aug 19 2020 04:01:04 Synchrony Bank/ JC Penneys,
P.O. Box 965064, Orlando, FL 32896-5064
14303816 +E-mail/PDF: gecsed@recoverycorp.com Aug 19 2020 04:01:04 Synchrony Bank/Walmart,
P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
14641837* +Harley-Davidson Credit Corp
14641885* +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14303811* +Indiana Regional Medical Center, P.O. Box 788, Indiana, PA 15701-0788

District/off: 0315-7

User: msch
Form ID: 149

Page 2 of 2
Total Noticed: 40

Date Rcvd: Aug 18, 2020

14303788 ##+Bank Of America, P.O. Box 26012, Greensboro, NC 27420-6012
14303793 ##+Collection Service Center, P.O. Box 68, Altoona, PA 16603-0068
14303812 ##+Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425
14303813 ##+S & T Bank, P.O. Box D, Brookeway, PA 15824-0504

TOTALS: 1, * 3, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2020 at the address(es) listed below:

Beth L. Slaby on behalf of Creditor S&T Bank bslaby@grenenbirsic.com, mcupec@grenenbirsic.com
David W. Raphael on behalf of Creditor S&T Bank raphaeld@fnb-corp.com
James Warmbrodt on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmlawgroup.com
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov
Richard G. Allen on behalf of Debtor Ryan E. Ross ecf@johnstownbankruptcy.com,
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen on behalf of Joint Debtor Valerie J. Ross ecf@johnstownbankruptcy.com,
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7